

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>L.</u>	<u>Garcia</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>16-40346</u>		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Occupation****Employer's name****Employer's address****Debtor 1**

- ☒ Employed
☐ Not employed

ITIT Logic Partners, LLC

6860 North Dallas Parkway, Suite 21
Number Street

Plano TX 75024
City State Zip Code

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

ITIT Logic Partners, LLC

6860 North Dallas Parkway, Suite 21
Number Street

Plano TX 75024
City State Zip Code

How long employed there? 2 Years5 Years**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<u>\$3,040.89</u>	<u>\$10,404.16</u>
3. Estimate and list monthly overtime pay.	<u>+</u> <u>\$0.00</u>	<u>\$0.00</u>
4. Calculate gross income. Add line 2 + line 3.	<u>\$3,040.89</u>	<u>\$10,404.16</u>

Debtor 1 **Melissa L. Garcia**Case number (if known) **16-40346**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$3,040.89	\$10,404.16
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$875.77	\$3,345.83
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. + \$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$875.77	\$3,345.83
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$2,165.12	\$7,058.33
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: Average Bonus	8h. + \$0.00	\$11,250.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$0.00	\$11,250.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$2,165.12	\$18,308.33
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.		\$20,473.45 Combined monthly income

Debtor 1 **Melissa L. Garcia**

Case number (if known) **16-40346**

13. Do you expect an increase or decrease within the year after you file this form?

☐ No.

☒ Yes. Explain:

Debtor's spouse receives a quarterly bonus from his company ranging between \$35,000 - \$55,000.

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>L.</u>	<u>Garcia</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>16-40346</u>		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	<u>10</u>	<input type="checkbox"/> No
_____	<u>12</u>	<input checked="" type="checkbox"/> Yes
_____	<u>14</u>	<input type="checkbox"/> No
_____		<input checked="" type="checkbox"/> Yes
_____		<input type="checkbox"/> No
_____		<input type="checkbox"/> Yes
_____		<input type="checkbox"/> No
_____		<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses**4. The rental or home ownership expenses for your residence.**

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4. \$3,275.00

4a. _____

4b. _____

4c. \$150.00

4d. _____

Debtor 1 **Melissa L. Garcia**Case number (if known) **16-40346****Your expenses**

5. Additional mortgage payments for your residence, such as home equity loans	5.	<u>\$489.00</u>
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$350.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$180.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$320.00</u>
6d. Other. Specify: _____	6d.	_____
7. Food and housekeeping supplies	7.	<u>\$1,100.00</u>
8. Childcare and children's education costs	8.	_____
9. Clothing, laundry, and dry cleaning	9.	<u>\$150.00</u>
10. Personal care products and services	10.	<u>\$100.00</u>
11. Medical and dental expenses	11.	<u>\$220.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$500.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$100.00</u>
14. Charitable contributions and religious donations	14.	_____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$240.00</u>
15d. Other insurance. Specify: _____	15d.	_____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 Truck Payment	17a.	<u>\$663.00</u>
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	_____

Debtor 1 **Melissa L. Garcia**Case number (if known) **16-40346****20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____

21. Other. Specify: _____ 21. **+** _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.	22a.	\$7,837.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	_____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$7,837.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$20,473.45
23b. Copy your monthly expenses from line 22c above.	23b.	-\$7,837.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	\$12,636.45

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here:

None.

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>L.</u>	<u>Garcia</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>16-40346</u>		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Melissa L. Garcia
Melissa L. Garcia, Debtor 1

Date 02/14/2017
MM / DD / YYYY

X _____
Signature of Debtor 2

Date _____
MM / DD / YYYY

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **Melissa L. Garcia**

CASE NO. **16-40346**

CHAPTER **13**

Certificate of Service

This is to certify that a true and correct copy of the Foregoing Amended Schedule I&J were served upon the following parties in interest by mailing a copy of same to them via first class mail:

Date: 2/14/2017

/s/ Joyce Lindauer

Joyce Lindauer

Attorney for the Debtor(s)

Label Matrix for local noticing

ABECU

Anheuser-Busch

0540-4
Case 16-40346
Eastern District of Texas
Sherman
Tue Feb 14 16:45:03 CST 2017

Anheuser Busch Employees Credit Union
1001 Lynch St
St Louis MO 63118-1803

1001 Lynch St.
Saint Louis, MO 63118-1818

Attorney General of Texas
Bankruptcy Division
PO Box 12548
Austin, TX 78711-2548

Barrett Daffin Frappier Turner & Engel,
15000 Surveyor Blvd., Suite 100
Addison, TX 75001-4417

(p)CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

Chase
PO Box 15298
Wilmington, DE 19850-5298

Chase
PO Box 24696
Columbus, OH 43224-0696

(p)TEXAS COMPTROLLER OF PUBLIC ACCOUNTS
REVENUE ACCOUNTING DIV - BANKRUPTCY SECTION
PO BOX 13528
AUSTIN TX 78711-3528

Carey D. Ebert
P. O. Box 941166
Plano, TX 75094-1166

Edward Garcia
3317 Wolfe Ct.
Plano, TX 75025-5365

Edward R. Garcia
3317 Wolfe Court
Plano, TX 75025-5365

Melissa L. Garcia
3317 Wolfe Ct.
Plano, TX 75025-5365

Internal Revenue Service
Centralized Insolvency
PO Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
Mail Code DAL-5020
1100 Commerce Street
Dallas, Texas 75242-1100

JP Morgan Chase Bank, N.A.
Chase Records Center
Mail Code LA4-5555
700 Kansas Ln.
Monroe, LA 71203-4774

JPMorgan Chase Bank, National Association
Attn: Correspondence Mail
Mail Code LA4-5555
700 Kansas Lane
Monroe, LA 71203-4774

Janna L. Countryman
PO Box 941166
Plano, TX 75094-1166

Joyce W. Lindauer
12720 Hillcrest Road
Suite 625
Dallas, TX 75230-2163

Linebarger Goggan Blair & Sampson
2777 N. Stemmons Freeway
Suite 1000
Dallas, TX 75207-2328

MASTR Asset Securitization Trust
c/o PNC Bank, N.A.
3232 Newmark Dr.
Miamisburg, OH 45342-5421

R. Christopher Naylor
Devlin, Naylor & Turbyfill
5120 Woodway, Suite 9000
Houston, TX 77056-1725

PNC Mortgage
3232 Nemark Dr.
Miamisburg, OH 45342-5433

PNC Mortgage
6 N. Main St.
Dayton, OH 45402-1908

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Portfolio Recovery Services
POB 41067
Norfolk, VA 23541-1067

Texas Workforce Commission
101 East 15th Street
Austin, TX 78778-0001

Steve Turner
Barrett Daffin Frappier Turner & Engel
3809 Juniper Trace, Suite 205
Austin, TX 78738-5538

U. S. Attorney
110 N. College Ave.
Suite 700
Tyler, TX 75702-0204

U. S. Trustee's Office
110 N. College Street
Suite 300
Tyler, TX 75702-7231

U.S. Attorney General	U.S. Bank National Association, as Trustee	US Trustee
Department of Justice	c/o BDFTE, LLP	Office of the U.S. Trustee
Main Justice Building	15000 Surveyor Blvd Suite 100	110 N. College Ave.
10th & Constitution Ave., NW	Addison, TX 75001-4417	Suite 300
Washington, DC 20530-0001		Tyler, TX 75702-7231

Yoshie Valadez	Wells Fargo Bank	Wells Fargo Bank N.A., d/b/a Wells Fargo Dea
McCarthy Holthus - Texas, LLP	PO Box 19657	PO Box 19657
1255 W. 15th St. Ste. 1060	Irvine, CA 92623-9657	Irvine, CA 92623-9657
Plano, TX 75075-4220		

Wells Fargo Dealer Services	Donna Wilkinson
PO Box 1697	Barrett Daffin Frappier Turner & Engel
Winterville, NC 28590-1697	15000 Surveyor Blvd.
	Addison, TX 75001-4417

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Capital One	Comptroller of Public Accts	Portfolio Recovery Associates, LLC
PO Box 85520	Rev Acctg Div/Bankruptcy Dept	POB 41067
Richmond, VA 23285	PO BOX 13528	Norfolk VA 23541
	Austin, TX 78711	

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Carey D. Ebert	(u)PNC Bank, National Association	(u)Wells Fargo Bank, N.A., dba Wells Fargo De
P. O. Box 941166		
Plano, TX 75094-1166		

End of Label Matrix	
Mailable recipients	37
Bypassed recipients	3
Total	40